

Debtor 1 WILLIAM JAMES SMATHERSDebtor 2 CARRIE ELIZABETH SMATHERS  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-10903TPAForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: PNC MORTGAGE DIV PNC BANK NACourt claim no. (if known):  
15Last 4 digits of any number you use to identify the debtor's account 5 4 5 0Property Address: 108 N 4TH ST  
CLARION PA 16214**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$ <u>43.12</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>43.12</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>43.12</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,752.14

The next postpetition payment is due on

8 / 1 / 2018  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 WILLIAM JAMES SMATHERS  
Name

Case number (if known) 13-10903TPA

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 08/08/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **WILLIAM JAMES SMATHERS**  
Name

Case number (if known) **13-10903TPA**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
02/25/2014	0883818	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	43.12
				43.12

### **MORTGAGE REGULAR PAYMENT (Part 3)**

01/28/2014	0879782	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	13,469.51
02/25/2014	0883818	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
03/25/2014	0887872	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
04/25/2014	0892021	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
05/28/2014	0896101	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
06/25/2014	0900165	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
07/24/2014	0904258	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
08/26/2014	0908317	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,636.75
09/29/2014	0912476	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,758.27
10/29/2014	0916460	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
11/24/2014	0920585	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
12/22/2014	0925169	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
01/27/2015	0929253	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
02/24/2015	0933297	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
03/26/2015	0937363	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
04/24/2015	0941553	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
05/26/2015	0945627	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
06/23/2015	0949560	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
07/28/2015	0953650	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
08/26/2015	0957681	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
09/28/2015	0961579	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
10/26/2015	0965576	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
11/24/2015	0969742	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
12/22/2015	0973707	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
01/26/2016	0977773	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
02/24/2016	0981682	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
03/28/2016	0985735	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
04/22/2016	0989906	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
05/24/2016	0993876	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,697.51
06/27/2016	1002645	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,916.03
07/26/2016	1006600	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
08/26/2016	1010613	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
09/27/2016	1014560	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
10/26/2016	1018277	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
11/21/2016	1021566	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
12/21/2016	1024893	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
01/27/2017	1028382	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
03/28/2017	1035222	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,504.28
04/21/2017	1038490	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
05/25/2017	1041774	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	87.94
06/27/2017	1045157	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,095.26
07/25/2017	1048455	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,073.22
08/25/2017	1051814	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
09/26/2017	1055137	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
10/25/2017	1058495	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
11/21/2017	1061745	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
12/21/2017	1065052	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
01/25/2018	1068474	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
02/23/2018	1071658	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
03/28/2018	1074844	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
04/24/2018	1078091	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
05/25/2018	1081367	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
06/22/2018	1084486	PNC MORTGAGE DIV PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,752.14
				104,967.18

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

WILLIAM JAMES SMATHERS  
CARRIE ELIZABETH SMATHERS  
108 NORTH 4TH AVE.  
CLARION, PA 16214

MICHAEL S JAN JANIN ESQ  
QUINN BUSECK LEEMHUIS ET AL  
2222 W GRANDVIEW  
ERIE, PA 16506-4508

PNC MORTGAGE DIV PNC BANK NA  
ATTN BANKRUPTCY DEPT  
3232 NEWMARK DR  
MIAMISBURG, OH 45342

FIRST AMERICAN TITLE INS  
1 FIRST AMERICAN WAY  
SANTA ANA, CA 92707

PNC BANK NA  
POB 94982  
CLEVELAND, OH 44101

8/8/18

/s/ Renee Ward

---

Administrative Assistant  
Office of the Chapter 13 Trustee